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**Montana Department
of Commerce
301 S. Park Ave.
Helena, MT 59601**

Montana Department of Commerce Business Resources Division Newsletter

W I N T E R 2 0 1 2

The Montana Department of Commerce has created this quarterly newsletter to update you on the status of our business resources financing programs and other program news. Contact information for each program is provided. Feel free to contact any Business Resources staff when you have questions about our programs, or to discuss potential applications.

Montana Population Reaches the One Million Mark!

Mary Craigle, CEIC Bureau Chief

If Big Sky Country feels a bit more crowded, it could be because state officials are estimating that Montana's population has surpassed 1 million people for the first time.

Gov. Brian Schweitzer's office announced that the state officially passed the million-person mark sometime between November and December, 2011. Schweitzer said reaching the milestone is a reflection of the state's high quality of life and good business environment. More people moving to the state means higher salaries and better jobs. "Montana is starting the new year off with a bang," said Governor Brian Schweitzer. "People from all over the world recognize that Montana is the best place to start and grow a small business, raise a family, and build a community."

The milestone was met based on analysis of growth trends between the 2000 and 2010 Decennial Census counts, recent population estimates from the US Census Bureau, and estimates from two other independent projection firms. Hitting a million does not have a significant impact for Montana for funding or other programs other than the psychological aspect.

The 2010 Census put Montana's population at 989,415, a 9.7 percent increase from 2000. Montana's population growth was faster during the middle of the last decade but has slowed in recent years.

The most recent Census estimates show six states (Alaska, Delaware, North Dakota, South Dakota, Vermont, Wyoming), and the District of Columbia are still under the one million population mark.

The census is taken every ten years and is a count of everyone residing in the United States: in all 50 states, the District of Columbia, Puerto Rico and the Island Areas. This includes people of all ages, races, ethnic groups, citizens and non-citizens. To make sure services and programs match needs, people need to be counted where they live and sleep most of the year.

The Census and Economic Information Center (CEIC), in the Montana Department of Commerce, is Montana's lead agency in the U.S. Census Bureau's State Data Center (SDC) Program. Since 1979, CEIC has provided training and technical assistance in accessing and using Census data for research, administration, planning, and decision making by the government, the business community, university researchers, and other interested data users.

For more information, please contact Mary Craigle at (406) 841-2739, or mcraigle@mt.gov.

Finance

Montana State Small Business Credit Initiative Program (MT SSBCI)

Montana State Small Business Credit Initiative Program (MT SSBCI)

PH: 406-841-2594

Email: cjones@mt.gov

Website: <http://mtssbci.mt.gov>



Carolyn Jones
Section Manager

Created in 2010, the SSBCI program is funded by the US Department of Treasury, with the goal of growing small businesses. Montana has \$12.6 million in funding to assist new Montana businesses entering the market and existing businesses that need additional loans to expand or stabilize operations. The loans can be used for real estate, working capital, lines of credit and activities related to non-speculative business.

To date this program has committed \$5.4 million to twenty businesses across the state in locations like Butte, Miles City, Polson, Billings and Havre. The average loan amount is \$268,000 to businesses as diverse as a dairy, sporting goods retailers and a health care clinic.

Applications are accepted on a first come first serve basis until the full \$12.6 million allocation is spent. Please see the program's website at <http://mtssbci.mt.gov> for more information including a list of the nine approved participating economic development organizations throughout the state who can submit an application to the program.

Technical Assistance

Certified Regional Development Corporations

Certified Regional Development Corporations (CRDC)

Phone: 406-841-2751

Email: jwannebo@mt.gov

Website: <http://businessresources.mt.gov/CRDC>



Janice Wannebo
Program Manager

Currently there are ten (10) Certified Regional Development Corporations (CRDCs) throughout Montana representing 49 counties however, MCA 8.99.301 allows up to twelve (12) CRDCs. In early January 2012, the Department issued an RFP seeking up to two (2) private, non-profit economic development corporations interested in servicing two or more contiguous counties. The State is soliciting proposals from organizations with experience in managing economic development programs to support economic development activities for the citizens and businesses within a designated service delivery area/region. The CRDC shall administer and be responsible for the performance of the CRDC assistance grants.

Technical Assistance

Office of Trade and International Relations

PH: 406-841-2783

Email: lstimac@mt.gov

Website: <http://businessresources.mt.gov/TIR>



Lonie Stimac
Senior Marketing Officer

Montana International Marketing Assistance Grant Now Available

The New Year brings great news for Montana companies looking to enter the export market or expand their export opportunities.

The Office of Trade and International Relations is offering financial assistance marketing grants for eligible small businesses for export promotion. These monies are made possible through a one-year grant of \$307,849 the department received from the Small Business Administration (SBA).

Funds are available for the following activities occurring before September 12, 2012:

1. **Trade Show Assistance** – Reimbursement for marketing expenses (up to \$8,000) plus a travel stipend
2. **Language Translation** for marketing/technical materials AND websites (up to \$8,000 per language)
3. **Market Research and Other Services** from the U.S. Commercial Service (up to \$3,000)

To learn more about these unique opportunities visit www.ExportMontana.com. Once there you will not only learn about the grant, you'll also find information about exporting in general.

Up until now, the bureau has primarily provided technical assistance for exporting companies. For the first time we are now able to couple technical guidance with financial assistance for marketing.

In 2010, Montana's combined bulk wheat and manufactured exports reached a near record high total of \$1.96 billion. This is a 33% increase over 2009 figures, making 2010 the second highest export year following Montana's record high peak of \$2.06 billion in 2008.

Those numbers do not tell the whole story because it is not only manufactured products and value added agriculture that make up Montana's exports. Tourism and education are both considered service exports.

If you want more information about this opportunity, contact Lonie Stimac, Marketing Officer, at lstimac@mt.gov or Katie Cole, Grant Assistant, at kcole2@mt.gov. If you need general export information contact Sara Warren at swarren@mt.gov.

Finance

Montana Board of Research and Commercialization Technology

PH: 406-841-2760

Email: ddesch@mt.gov

Website: <http://businessresources.mt.gov/MBRCT>



Dave Desch
Executive Director

Montana Board of Research and Commercialization Technology Commercialization Success

Innovative Fiber Optic Power Meter

ILX Lightwave Corporation (Bozeman) successfully utilized MBRCT funding to develop a next generation fiber optic power meter that offers the photonic industry's lowest polarization dependent response (PDR). This



meter is used by leading fiber optic component manufacturers throughout the world to manufacture and test high performance components such as fiber optic couplers, splitters, and amplifiers. Technology developed with MBRCT funding led to the development of a unique optical integration sphere configuration that exhibits ultra low PDR while reducing manufacturing cost compared to

prior designs. The company has implemented the new integrating sphere technology into two new sensor heads that are offered in conjunction with the company's new FPM-8210 Fiber Optic Power Meter.

According to Larry Johnson, President of the company and the Principal Investigator of the project, "Some of the technology developed has already been commercialized in alternative products. It is believed this technology will enhance ILX Lightwave's ability to penetrate the \$100 million market for optical power meters and increase the company's sales of these products from \$713,000 in 2011 to over \$1.4 million in 2013. This increase in revenue is expected to create approximately 5 new jobs during this time period."

MBRCT funded the project in the amount of \$107,885. ILX Lightwave contributed matching funds in the amount of \$99,870.

The Montana Board of Research and Commercialization Technology (MBRCT) was created by the 1999 Montana Legislature to provide a predictable and stable source of funding for research and commercialization projects to be conducted at research and commercialization centers in Montana. The purpose of the program is to encourage economic development through investment in research projects that have a clear path to commercialization.

Finance

Big Sky Economic Development Trust Fund Program

Big Sky Economic Development Trust Fund (BSTF) Program

Ph: 406-841-2744

Email: nfaroni@mt.gov

Program Website: <http://bstf.mt.gov>

**Contact Program Staff for
Funding Availability**



**Nancy Faroni
Section Manager**

Flathead County Economic Development Authority has been awarded a grant from the Montana Department of Commerce's Big Sky Economic Development Trust Fund Program (BSTF) in the amount of \$315,000 to assist Zinc Air, Inc. (ZAI) with the purchase of equipment and lease rate reduction. ZAI is a Montana Corporation headquartered in Columbia Falls. ZAI is in the process of developing the next-generation grid storage technology, based upon a large-scale energy redox storage battery. The aim is to provide cost effective storage for renewable generation technologies and provide greater efficiency for the nation's energy grid. Zinc chemistry reduces cost through the use of abundant and locally available materials and is designed to be the greenest battery technology on the market. The projected cost associated with the project is \$505,750. BSTF funding is contingent upon ZAI hiring 42 new employees over a 24 month period.



**Zinc Air, Inc.
Columbia Falls**

Finance

Community Development Block Grant Economic Development Program

Community Development Block Grant
Economic Development (CDBG-ED)

Ph: 406-841-2736

Email: ddemarais@mt.gov

Website: <http://cdbged.mt.gov>



Debra Demarais
Section Manager

\$1.9 million available

Beaverhead County and the City of Dillon received a \$400,000 grant to make infrastructure improvements so that Barrett Hospital and HealthCare could construct a \$32M, 69,331 square foot critical access hospital on a 20-acre parcel south of the existing facility. Once the new facility is complete, it will provide single occupancy patient rooms and expanded services, resulting in the creation of 33 new FTE's. Matching funds were provided by Barrett Hospital & Healthcare.



Barrett Hospital and HealthCare
City of Dillon and Beaverhead County

► Montana Finance Information Center ◀

The Montana Finance Information Center provides summary information for the most significant financing resources available from state, federal, and local institutions. For comprehensive information and links to critical information on starting a business in Montana, economic development, housing or community development programs visit our website at: <http://www.mtfinanceonline.com>.

For more information contact Karyl Tobel, Assistant Division Administrator at (406) 841-2732 or karylt@mt.gov.

Finance

Indian Country Economic Development Program

Indian Country Economic Development (ICED) Program

Phone: 406-841-2775

Email: hsobrepena@mt.gov

Website: <http://iced.mt.gov>



Heather Sobrepeña-George
Program Manager

Market Exposure for Native American Businesses
By Heather Sobrepena-George

Working in the Indian Country Economic Development Program since 2009, I've been able to witness a surge of small businesses develop and grow within tribal communities. At the Montana Department of Commerce we've approached economic development with the tribes as a three-legged stool of support:

- Tribal government capacity building- through **ICED Tribal Government Grants**
- Access to financing for small businesses through the **Montana Indian Equity Fund**, and
- Training/technical assistance resources for Native American small business owners -through **Montana Indianpreneur Business Technical Assistance providers**

Each of these pieces is funded through the Indian Country Economic Development (ICED) Program. However, what I've seen as another need, in addition to capacity, finance, and training for these emerging small businesses in Indian Country is access to selling opportunities and marketing assistance.

To facilitate wholesale market exposure, the ICED Program has sponsored eight tradeshow opportunities for Native American product producers (businesses) in collaboration with the Trade and International Relations Bureau since 2011. This sponsorship has allowed these Native American businesses to participate in wholesale and retail trade shows within the State.



Sunshine Can-dle Cups, LLC sundae and "can-dle" creations made from 100% soy wax poured in unique, vintage, and/or recycled containers made in Ronan, MT.

Kapi Arts & Crafts (Karen Kapi) and Buckskin Creations & Glacier Lily Soap, LLC (Melissa Michel) were sponsored to attend the March 2011 Made In Montana Marketplace in Great Falls. In March 2012, Sunshine Can-dle Cups, LLC (Lisa and Nolan Michel) and Bigback Silkscreening (Michele and Dennis Bigback) will be sponsored to attend the Made in Montana Marketplace. The Made in Montana Marketplace provides a wholesale and retail experience for businesses.

In September 2011, Renegade Art (Valentina LaPier) and Real People Herbals (Pauline Matt) were sponsored to attend the Billings Regional Market, a wholesale show representing buyers and producers primarily from Montana, Wyoming, Colorado, California, Idaho, and Utah. The ICED Program will sponsor Buckskin Creations & Glacier Lily Soap, LLC and Montana Sweetgrass Etc. (Toni McClue) to attend the Billings Regional Market this upcoming February 2012.

(Continued on next page)

These sponsorships also include marketing consultation with the businesses (if needed) and assistance in developing marketing materials to distribute to buyers at the tradeshows. These additional activities have helped to not only increase these Native American producers' awareness of different selling opportunities, but also have helped to increase buyer awareness of Native American Made in Montana producers. If you know of a Native American producer/business that could benefit from these services, please contact me at hsobrep@mt.gov or by phone at (406) 841-2775.

Technical Assistance

Montana Technology Innovation Partnership

Montana Technology Innovation Partnership
Phone: 406-841-2749
Email: cbell@mt.gov
Website: <http://mtip.mt.gov>



Christine Bell
Program Manager

Research and Development (R&D) is Important to Montana by Christine Bell

Small businesses that engage in R&D are of great benefit to Montana. Scientific exploration and discovery, and the financial support that accompanies such work, allows Montana to improve its competitive global market profile, and thrive in the international marketplace. R&D also creates highly skilled local jobs, improves quality of life, and supports the state's economic infrastructure.

In the United States, R&D funding comes primarily from the federal government. Two such funding sources are the Small Business Innovation Research Program (SBIR) and Small Business Technology Transfer program (STTR), both administered by the Small Business Administration (SBA). MTIP provides small businesses with technical assistance by counselors who have years of experience in acquiring R&D funding. With this help, Montana companies increase their ability to compete at the national level for grants to continue with their scientific innovation.

Nationally, according to the Bureau of Economic Analysis 2010 Research and Development (R&D) Satellite Account Report, R&D between 2002 and 2007 accounted for 6.3 percent of average annual growth in adjusted Gross Domestic Product (GDP) while the business sector's investment in commercial and other types of economic structures such as retail operations, only accounted for 1.3 percent. In other words, investments in R&D are growing more rapidly than investments in other commercial opportunities.

For more information, or to refer a client for technical assistance, please contact Christine Bell, MTIP Program Manager (406) 841-2749.

Information

Census and Economic Information Center

Phone: 406-841-2740

Email: mcraigle@mt.govWebsite: <http://ceic.mt.gov>

Mary Craigle
Bureau Chief

**The American Community Survey & the Census 2000 Long Form
Comparability of their Characteristics**

The Census and Economic Information Center (CEIC) has received a number of requests asking which results from the American Community Survey (ACS) can be compared to results from the Census 2000 Long Form since the ACS replaced the Long Form. Similar to the Census 2000 Long Form, the ACS produces sample results; however, the ACS is conducted over a series of years (known as a rolling sample design), whereas the Census 2000 Long Form sample survey was conducted at a single point in time. There are also differences in survey questions, residence rules, the way information was tabulated, who was eligible for sampling between the ACS and the Long Form, and some new questions were added to the ACS.

Characteristics that Can be Compared:

Cases where differences in question wording (Q), reference periods (RP), tabulation (T), and universes (U) may impact comparisons are noted in parentheses. Specific item-by-item guidance is also available.

Ancestry	Income and Earnings (RP)	Kitchen Facilities (Q)
Citizenship Status (T)	Veteran Status	Monthly Rent
Nativity	Period of Military Service	Mortgage Status
Year of Entry	Employment Status (Q)	Occupants/Room (Q)
Place of Birth	Hours and Weeks Worked	Owner Costs (T)
Journey to Work (T)	Industry (T)	Plumbing Facilities(Q)
Grandparents and Grandchildren	Occupation (T)	Tenure
School Enrollment	Class of Worker (T)	Units in Structure
Educational Attainment	Rooms and Bedrooms (Q)	Home Value (Q)
Language	Cost of Utilities	Vehicles Available
Poverty (RP)	House Heating Fuel	Group Quarters Population (U)

Characteristics that Cannot Be Compared:

In general, the US Census Bureau has determined that differences between the ACS and the Census 2000 Long Form prohibit an appropriate comparison between the two results.

Migration	Gross Rent as a Percentage of Household Income	Telephone Service
Marital Status	Real Estate Taxes	Year Moved In
Disability Status (available in 2008-2012 ACS)		Year Structure Built
Contract Rent and Gross Rent		

Census 2010 to Census 2000

For the following characteristics, it is always better to compare the 2010 Census and 2000 Census results because these questions were asked of the entire population so the results are statistically more valid.

Age	Hispanic or Latino Origin	Subfamilies
Sex	Relationship	Vacancy
Race	Household/Family Type	

Technical Assistance

Montana Small Business Development Center

Montana Small Business Development Center

Phone: 406-841-2746

Email: adesch@mt.gov

Website: <http://sbdc.mt.gov>



Ann Desch
SBDC State Director



Following the decision of the Kalispell Chamber of Commerce not to renew their contract to host the Kalispell SBDC for 2012-2013, the Kalispell SBDC is now being hosted by the Flathead Valley Community College. Chris Parson, the SBDC Director in Kalispell, has been very optimistic about the change. He will be relocating to the FVCC campus in mid-January.



After being without an SBDC Director since early spring of 2011, Southeastern Montana Development Corporation was pleased to announce that it hired Jaimi Balsam as the Colstrip SBDC Director in December 2011. Jaimi has brought a positive attitude, extensive customer service experience, and eagerness to learn to the position.



The Small Business Development Center has re-strengthened their partnership with Profit Mastery University, an online training that provides businesses with "real-world financial tools, delivered in plain English," to help businesses "survive and thrive." Since sending out a promotional piece to SBDC clients, Profit Mastery registrations have increased significantly. More than 40 clients have signed up for the online trainings since the beginning of November. As a result of the renewed interest, several SBDC's are planning to hold facilitated Profit Mastery Trainings in 2012.



The Small Business Development Center Network will be hosting its third annual Invest in Success Conference for Montana Businesses. The conference is being organized by Montana Community Development Corporation and will be held April 23 – 24 at the Holiday Inn Downtown in Missoula.

Finance

MicroBusiness Finance Program

MicroBusiness Finance Program (MBFP)

Phone: 406-841-2751

Email: jwannebo@mt.gov

Website: <http://businessresources.mt.gov/MBFP>



Janice Wannebo
Program Manager

The MicroBusiness Finance Program completed the Request for Proposal (RFP) process seeking non-profit economic development organizations interested in becoming a certified MicroBusiness Development Corporation (MBDC) in the regions that do not have an MBDC. The Department selected Great Falls Development Authority in Great Falls and Montana West Economic Development in Kalispell as new MBDCs serving their designated regions. Great Falls Development Authority will serve the counties of Glacier, Toole, Pondera, Teton and Cascade and Montana West Economic Development will serve the counties of Lincoln and Flathead. Small businesses interested in obtaining a loan in these counties should contact the appropriate organization. The Program has approximately \$200,000 available to certified MBDCs that need additional funds.

Information

State Tribal Economic Development Commission

State Tribal Economic Development

Commission (STED)

Ph: 406-841-2821

Email: jsmith@mt.gov



Jason Smith
Program Manager

The State Tribal Economic Development Commission has worked with the Office of the Secretary of State and the Federal Bank of Minneapolis to revise the Montana State Tribal Lien Filing Compact to be used for future compacts between the Montana Tribes and the State of Montana.

The State Tribal Economic Development Commission facilitated meeting between Ft. Peck Tribes and Native American Development Corporation and The Department of Commerce programs specifically the Business Resource Division, Community Development Division, and the Energy Promotion & Development Program to discuss infrastructure and planning concerns of the tribe due to the rapid growth of the oil development in Eastern Montana.

Finance

Montana Wood Products Revolving Loan Fund

Montana Distressed Wood Products Industry
Recovery and Stabilization (WPIRS) Program
PH: 406-841-2594

Email: cjones@mt.gov

Program Website: <http://recovery.mt.gov/commerce/wpirs>



Carolyn Jones
Section Manager

In September 2009, Tricon Timber, LLC received a \$703,300 State WPIRS loan and a \$80,000 EDA WPIRS loan. The loan proceeds were used for working capital, to purchase inventory and fund operations.

With the help of the WPIRS loans, Tricon Timber hoped to retain 75 jobs and create 45 new jobs. As of the end of their October 2011 payroll, they had 150 employees; retaining the 75 and creating 75 new positions.

The State and EDA WPIRS programs accept applications as long as funding is available. Currently, the State WPIRS program has \$482,100 available for lending and the EDA WPIRS program has \$340,100 available for lending. Please see the programs' website at <http://recovery.mt.gov/commerce/wpirs> for more information.



Tricon Timber, LLC
St. Regis



Commerce financing programs will do two technical assistance workshops this spring in eastern Montana, one in March and one in April. Plans for workshops in central Montana are underway. Dates and locations will be available soon.

Finance

Primary Sector Workforce Training Grant Program

Primary Sector Workforce

Training Grant (WTG)

Ph: 406-841-2744

Email: nfaroni@mt.gov

Program Website: <http://wtg.mt.gov>

**Contact Program Staff for
Funding Availability**



**Nancy Faroni
Section Manager**

EMTEQ, Inc. recently received a \$255,000 Montana Department of Commerce – Primary Sector Workforce Training grant to train 51 net new full-time workers. EMTEQ will be establishing an aviation manufacturing operations in Great Falls and is anticipating hiring over 50 people in the next two years. The company expects operations at the Great Falls Facility to commence in January of 2012.

EMTEQ specializes in avionics systems and integration, interior lighting and cabin comfort and exterior lighting products for retrofit and forward fit applications in the military, corporate, HOS/VIP, helicopter and air transport markets. EMTEQ headquarters is located in New Berlin, Wisconsin, with offices and manufacturing facilities in Florida, Canada, Brazil and Switzerland.

The Primary Sector Workforce Training Grant will be utilized to provide training to eligible new employees from job specific technical training for the direct labor positions, to training on lean manufacturing techniques and company based software systems. The Department is pleased to provide grant assistance for training to this newly established business and to assist in the creation of 51 new jobs to the Great Falls community.

The Primary Sector Workforce Training grants provides business with grant funds to training net new full-time and part-time positions. In order to be eligible to receive WTG, the business must be a primary sector business and pay the trainees at or above the minimum wage requirements. During the last legislative session, the minimum wage threshold was established as 170% of the MT minimum wage or the county average wage. For additional information on the program, individuals should contact Nancy Faroni, Section Manager at 406-841-2744.



EMTEQ's New Berlin Operation



Setting-Up Shop in Montana

Finance

SBIR/STTR Matching Funds Program

Small Business Innovation Research Program

Small Business Technology Transfer Program

PH: 406-841-2760

Email: ddesch@mt.gov

Website: <http://businessresources.mt.gov/msmfp>



Dave Desch
Executive Director

Good Nutrition Ideas LLC, Missoula, Montana, has received a \$30,000 matching funds grant from the Montana SBIR/STTR Matching Funds Program. This grant compliments a \$75,000 Small Business Innovation Research (SBIR) from the U.S. Department of Education and the National Institute of Disability and Rehabilitation Research to commercialize the nutrition intervention, *MenuChoice*. *MenuChoice* is an innovative web-based product that will improve the food systems in group homes leading to better weight management, better gastrointestinal health and better dietary intake for the residents.



According to Dr. Kathleen Humphries, founder and president of Good Nutrition Ideas, "The grant for *MenuChoice* will enable us to extend the program to 84,000 group homes for people with intellectual or developmental disabilities across the nation providing a dietary guide that works for the residents, their families, and the care providers".

The company creates research-based novel nutrition products and training services. Dr. Humphries founded the company to improve the nutritional health of people with disabilities and to create innovative health promotion products based on scientific evidence. Dr. Humphries has a doctorate in Nutrition Science from University of California Davis, and has been conducting nutrition research at the University of Montana for 10 years. She is the author of 20 scientific papers in the area of nutrition and community health.

Funding for the Montana SBIR/STTR Matching Funds Program (MSMFP) was appropriated by the 62nd Legislature for the purpose of fostering job creation and economic development in Montana by providing matching funds to eligible businesses. The MSMFP is designed to grant funds to Montana companies that have been awarded a Federal SBIR/STTR Phase I award and that, if the opportunity to do so is available, intend to apply for a Federal SBIR/STTR Phase II award.

Technical Assistance

Montana Indian Equity Fund Montana Entrepreneur Development Program

Montana Indian Equity Fund
Montana Entrepreneur Development Program
Phone: 406-721-3663
Email: pbelangie@mt.gov
Website: <http://entrepreneur.mt.gov>



Philip Belangie
Program Manager

The Montana Indian Equity Fund grants are designed to assist current or new Native American business owners with capital to start or expand their business. The funds act as equity for the business owner to buy equipment or inventory, remodel a building, or assist with operational costs. Often the business owner will match the equity with a loan from a bank. This year the program is providing eighteen grants of \$7,000 each to business owners. This will fund two recipients for each of the eight Montana tribal nations and two grants for enrolled tribal members who live away from their reservations. This year has been a record year for applications. Sixty-six applications were received a thirty-three percent increase in applications from 2011. These applications represented private sector Native American business owners from all of Indian nations of Montana. The applications are currently in review by local community based committees that include community bankers and representatives from the tribal communities. A final review of the applications is made by the State Review Committee that includes members of the Montana Department of Commerce and the Governor's Office of Tribal Relations. After approval by the Director of the Montana Department of Commerce funding of the individual businesses will begin at the end of February.



Montana Department of Commerce
Helena, MT